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Attorneys for Secured Creditor,

**BANK OF NEWYORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS CWMBS,
INC., CHL MORTGAGE PASS-THROUGH TRUST 2005-24 MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2005-24**

By: Gary K. Norgaard, Esq. [GN – 9243]

In Re:

DIANA MORGAN TRACEY

Debtor(s).

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
TRENTON VICINAGE

Chapter 11

Case No. 09-42996(MBK)

HEARING DATE: June 7, 2010

**CERTIFICATION IN SUPPORT OF MOTION FOR RELIEF FROM THE
AUTOMATIC STAY**

I, **JENNIFER R. SCHNAUFER**, hereby certify as follows:

1. I am the Assistant Vice President Bankruptcy of the Secured Creditor, **BANK OF NEWYORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2005-24 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-24** (“Secured Creditor” and/or “Movant”) herein. I make this Certification in support of the within motion for relief from the automatic stay. I am fully familiar with the records and the original documents in the Movant’s files, and have reviewed same in preparing this Certification. The assertions set forth in any prior certification submitted in support of the relief requested are ratified hereby except to the extent they vary with the facts as set forth herein, in which case the assertions set forth in this certification shall supersede, amend and supplement the prior submission.

2. The Secured Creditor is the holder of a mortgage encumbering the debtor's property commonly known as **337 SWEETMANS LANE, TOWNSHIP OF MILLSTONE, NJ** (the "Property"). Unless previously submitted with a prior certification¹, annexed hereto as **Exhibit A** are true copies of the **Note, Mortgage and Assignment(s) of Mortgage**.

3. The Property has a fair market value of **\$650,000.00**. Annexed hereto as **Exhibit B** is a true copy of the Appraisal dated May 2, 2005 showing value.

4. The balance due on said mortgage is as set forth in the duly filed Proof of Claim. In accordance with the Local Rules, the following is a breakdown of the current amount due on this indebtedness, with interest to a date certain and per diem interest charge. If required, the undersigned will produce an appropriate officer of the Secured Creditor for testimony to corroborate the following calculations:

Principal Amount	\$498,593.00
Accrued Interest	\$ 79,059.24
Escrow Advances	\$ 22,683.87
Recording Fees	\$ 40.00
Fees Due	\$ 3,489.86
Bankruptcy Attorney Contractual Fees	\$ 850.00
TOTAL	\$604,715.97
Less Payments/Credits on Account	(<u>\$</u>)
PRESENT AMOUNT DUE	\$604,715.97

N.B. Per Diem.....\$83.66

5. I am fully familiar with the records of the secured creditor, which records indicate the debtor has failed to make any payments outside the Plan on account of this indebtedness since the October 1, 2007 installment was paid. All documents submitted in support hereof are true copies of the originals which are in the office of the movant and are admissible pursuant to

¹ Exhibits previously submitted to the court, and contained in the court's file are incorporated by reference herein, as though set forth in their entirety, in order to avoid unnecessary duplication and proliferation of the court's files.

Federal Rule of Evidence 1003.

6. The debtor's petition was filed on **12/8/2009**. The debtor's Plan was has not yet been confirmed.

7. In view of the above the movant is entitled to relief from the Automatic Stay pursuant to 11 U.S.C. Sections 362(d) and 1326, et seq.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: May 4, 2010

/s/Jennifer R. Schnaufer

JENNIFER R. SCHNAUFER